

Form cscnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 19-22135-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Judith L. Watty-Jones
PO Box 365
Bridgeton, NJ 08302

Social Security No.:
xxx-xx-9481

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 13, 2024

JAN: lgr

Jeanne Naughton
Clerk

In re:
Judith L. Watty-Jones
Debtor

Case No. 19-22135-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 13, 2024

Form ID: cscnodsc

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
db	+ Judith L. Watty-Jones, PO Box 365, Bridgeton, NJ 08302-0283
518308490	+ Department Of Education, PO Box 7859 2401 International, Madison, WI 53707-7859

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 13 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 13 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Dec 13 2024 20:34:29	Specialized Loan Servicing LLC as servicing agent, P.O. Box 340514, Tampa, FL 33694-0514
518405687	Email/PDF: resurgentbknofications@resurgent.com	Dec 13 2024 20:48:51	CVI SGP-CO Acquisition Trust, PO Box 10587, Greenville, SC 29603-0587
518428462	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 13 2024 20:42:00	HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519302317	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 13 2024 20:42:00	HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
520371157	+ Email/Text: mtgbk@shellpointmtg.com	Dec 13 2024 20:42:00	HSBC Bank USA, National Association., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, HSBC Bank USA, National Association., c/o Shellpoint Mortgage Servicing 29603-0826
520371156	+ Email/Text: mtgbk@shellpointmtg.com	Dec 13 2024 20:42:00	HSBC Bank USA, National Association., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518371872	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 13 2024 20:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519166654	Email/PDF: resurgentbknofications@resurgent.com	Dec 13 2024 20:48:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519166653	Email/PDF: resurgentbknofications@resurgent.com	Dec 13 2024 20:48:33	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518308491	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 13 2024 20:48:46	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 12

District/off: 0312-1

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Laura M. Egerman	on behalf of Creditor HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Moshe Rothenberg	on behalf of Debtor Judith L. Watty-Jones moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com;rothenberg.mosheb128149@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8